

**IN THE UNITED STATES PATENT & TRADEMARK OFFICE**

Application No.:	10/786,023	Inventor(s):	Modigliani et al.
Filed:	February 26, 2004	Attorney Docket No.:	237303-000001
		Confirmation No.:	2925
Examiner:	BASIT, Abdul	Art Unit:	3694
Title: AN ENHANCED SYSTEM FOR ELECTRONIC FUNDS TRANSFER AND ELIMINATION OF THE PAYEE'S NEED FOR ENCRYPTION AND PRIVACY			

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Mail Stop AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT UNDER 37 C.F.R. § 1.312**

Sir:

The following amendment after allowance is submitted under 37 C.F.R. § 1.312. The amendment does not affect the scope of the claims.

**Amendments** to the claims begin on page 2.

**Remarks** begin on page 5.